

IN RE:

MITCHELL R. STEELE, JR.  
SHANNON L. STEELE  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:19-23303

Chapter 13

Document No.: 72

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 13th day of September, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
9/13/24 2:12 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE  
dmr

In re:

Mitchell R. Steele, Jr.  
 Shannon L. Steele  
 Debtors

Case No. 19-23303-CMB

Chapter 13

District/off: 0315-2

User: auto

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Date Rcvd: Sep 13, 2024

Form ID: pdf900

Total Noticed: 38

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Mitchell R. Steele, Jr., Shannon L. Steele, 723 Lowry Avenue, Jeannette, PA 15644-2660
15108770	+ Clerk of Courts, 2 N. Main Street, Suite 101, Greensburg, PA 15601-2405
15108772	+ Credit Union Bank, 6801 S. Cimarron Road, Las Vegas, NV 89113-2273
15108773	+ Crosina George, 188 Burrell Hill Road, Penn, PA 15675-1100
15108775	+ Diversified Consultants Inc., 10550 Deerwood Park Blvd., Suite 708, Jacksonville, FL 32256-2810
15108776	+ Elliott Federal Credit Union, 920 N. Fourth Street, Jeannette, PA 15644-1499
15108778	+ First National Bank of Pennsylvania, c/o Bernard C. John, Esquire, AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
15108781	+ MBM Collections, LLC, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15108785	+ PNC Bank, National Association, c/o Michael T. McKeever, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15152012	++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court; Tempoe, LLC dba Why Not Lease It, 720 East Pete Rose Way, Ste. 400, Cincinnati, OH 45202
15108788	+ Westmoreland Christian Academy, 538 Rugh Street, Greensburg, PA 15601-5616
15108789	+ Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Avenue, Suite 109, Greensburg, PA 15601-2341

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 13 2024 23:43:36	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 13 2024 23:43:29	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15142288	Email/PDF: resurgentbknotifications@resurgent.com	Sep 13 2024 23:42:41	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15108769	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 13 2024 23:42:39	Capital One Bank USA NA, P.O. Box 85015, Richmond, VA 23285
15120382	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 13 2024 23:53:49	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15139662	Email/PDF: bncnotices@becket-lee.com	Sep 13 2024 23:43:36	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15108771	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 13 2024 23:33:00	Collection Service Center, Inc., 839 Fifth Avenue, New Kensington, PA 15068-6303
15108774	+ Email/PDF: pa_dc_claims@navient.com	Sep 13 2024 23:42:38	Department of Education/Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
15108777	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Sep 13 2024 23:43:31	Exeter Finance, P.O. Box 166097, Irving, TX

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15134992	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Sep 13 2024 23:42:38	75016-6097 Exeter Finance LLC, P.O. Box 167399, Irving, TX 75016-7399
15108779	+ Email/Text: PBNCNotifications@perituservices.com	Sep 13 2024 23:32:00	Kohls/Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115
15147285	Email/PDF: resurgentbknotifications@resurgent.com	Sep 13 2024 23:43:34	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15125873	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Sep 13 2024 23:32:00	NAVIENT SOLUTIONS, LLC. ON BEHALF OF, Ascendium Education Solutions, Inc., Po Box 8961, Madison, WI 53708-8961
15108782	+ Email/PDF: pa_dc_claims@navient.com	Sep 13 2024 23:43:36	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
15139808	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Sep 14 2024 00:04:36	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15195099	Email/Text: blegal@phfa.org	Sep 13 2024 23:33:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
15125097	+ Email/Text: bncnotifications@pheaa.org	Sep 13 2024 23:33:00	PHEAA, PO Box 8147, Harrisburg PA 17105-8147
15108784	+ Email/Text: bncnotifications@pheaa.org	Sep 13 2024 23:33:00	PHEAA, 1200 N. 7th Street, 4th Floor, Harrisburg, PA 17102-1444
15146564	Email/Text: Bankruptcy.Notices@pnc.com	Sep 13 2024 23:32:00	PNC Bank, NA, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101
15108780	Email/Text: signed.order@pfwattorneys.com	Sep 13 2024 23:32:00	LVNV Funding LLC, c/o Ian Z. Winograd, Esquire, Pressler, Felt & Warshaw, LLP, 400 Horsham Road, Suite 110, Horsham, PA 19044
15108783	+ Email/Text: blegal@phfa.org	Sep 13 2024 23:33:00	Pennsylvania Housing Finance Agency, 211 N. Front Street, Harrisburg, PA 17101-1406
15108786	^ MEBN	Sep 13 2024 23:31:12	Receivables Mgmt. Svcs. LLC, 240 Emery Street, Bethlehem, PA 18015-1980
15117661	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 13 2024 23:42:41	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
15108787	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 13 2024 23:42:41	Regional Acceptance Corporation, P.O. Box 580075, Charlotte, NC 28258-0075
15140098	Email/PDF: pa_dc_claims@navient.com	Sep 13 2024 23:53:46	VL FUNDING, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15136868	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 13 2024 23:33:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		Regional Acceptance Corporation
15140324	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0315-2

User: auto

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION blemon@kmllawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com
Keri P. Ebeck	on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maureen Kroll	on behalf of Joint Debtor Shannon L. Steele maureen@mkroll.comcastbiz.net lisa@mkroll.comcastbiz.net
Maureen Kroll	on behalf of Debtor Mitchell R. Steele Jr. maureen@mkroll.comcastbiz.net, lisa@mkroll.comcastbiz.net
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com

TOTAL: 7